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10662 U.S. PTO
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Group Art Unit:

David Resnick and Matt J. Callanan

Application No.

Filed:

For: **ELECTRONIC PAYMENT SYSTEM
UTILIZING INTERMEDIARY ACCOUNT**

Date: December 11, 2000

Examiner:

INFORMATION DISCLOSURE STATEMENT

TO THE ASSISTANT
COMMISSIONER FOR PATENTS:

Pursuant to their duty of disclosure, applicants enclose copies of the documents listed on the accompanying Form PTO-1449.

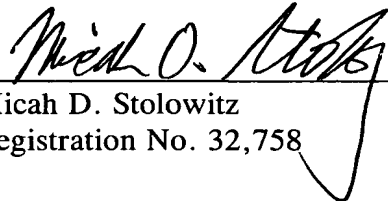
1. This information disclosure statement is being submitted:
 - a. Within three months of the filing date of the above-identified application or within three months of the date of entry of the national stage, or before the mailing date of the first Office action on the merits, whichever event occurs last. (No statement under 37 CFR 1.97(e) is required.)
 - b. After the period set forth in paragraph 1a, but before the mailing date of either a final action or a notice of allowance. (Check box i. or ii.)
 - i. A \$240.00 information disclosure statement submission fee set forth in 37 CFR 1.17(p) is enclosed.
 - ii. A statement specified by 37 CFR 1.97(e) is set forth below.

- c. After the mailing date of a final action or notice of allowance and on or before payment of an issue fee. A statement specified by 37 CFR 1.97(e) is set forth below. A petition requesting consideration of the information disclosure statement and the \$130.00 petition fee set forth in 37 CFR 1.17(i) are enclosed.
2. The attorney or agent signing below hereby states that:
- each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement.
- no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement.
3. Applicant(s) set forth below concise explanations of the relevance of each document not in the English language and/or selected document(s) in the English language.

Respectfully submitted,

**David Resnick and
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By: _____


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